

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

VANCE STRADER

Debtor(s)

Case No. 20-20346CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2020.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/06/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.01.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,238.00	1,205.14	1,205.14	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	550.00	598.08	598.08	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	2,141.43	2,141.43	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	913.54	913.54	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	717.50	717.50	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	395.48	395.48	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	1,140.93	1,140.93	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	5,116.05	5,116.05	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	7,157.67	7,157.67	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	10,264.37	10,264.37	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	4,300.00	3,012.95	3,012.95	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	7,000.00	1,701.59	1,701.59	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	9,315.00	8,401.54	8,401.54	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	942.24	942.24	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	4,687.45	4,687.45	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	101.16	101.16	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	708.17	708.17	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	363.76	363.76	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	537.48	537.48	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	2,251.85	2,251.85	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	3,446.96	3,446.96	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	567.60	567.60	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	334.52	334.52	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	1,202.11	1,202.11	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	2,653.93	2,653.93	0.00	0.00
CREDIT ONE BANK	Unsecured	1,998.00	NA	NA	0.00	0.00
DEUTSCHE BANK - TRUSTEE	Secured	0.00	666.88	666.88	0.00	0.00
DEUTSCHE BANK - TRUSTEE	Secured	16,000.00	18,110.10	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,148.00	1,550.01	1,550.01	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	2,153.27	2,153.27	0.00	0.00
HSBC BANK USA NA - TRUSTEE**	Secured	40,000.00	39,996.69	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC BANK USA NA - TRUSTEE**	Secured	0.00	11,988.04	11,988.04	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	6,500.00	NA	NA	0.00	0.00
MAIELLO BRUNGO & MAIELLO LLP	Secured	5,000.00	NA	NA	0.00	0.00
MERCURY	Unsecured	2,106.00	NA	NA	0.00	0.00
PHH MORTGAGE CORP(*)	Secured	14,000.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	547.72	547.72	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	37.31	37.31	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	565.50	565.50	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	39.84	39.84	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	200.03	200.03	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	11.90	11.90	0.00	0.00
US BANK NA	Secured	0.00	94,637.70	0.00	0.00	0.00
US BANK NA	Secured	106,000.00	186,013.46	186,013.46	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	33,000.00	40,405.93	0.00	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	8,899.60	8,899.60	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,325.00	3,906.98	3,906.98	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	2,785.81	2,785.81	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	NA	1,016.40	1,016.40	0.00	0.00
WILKINSBURG BOROUGH (TRASH)	Secured	NA	2,713.49	2,713.49	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	NA	2,260.32	2,260.32	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$186,013.46	\$0.00	\$0.00
Mortgage Arrearage	\$21,554.52	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$64,011.36	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$271,579.34</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,340.72</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$0.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.